



# **HealthSelect**

*Maricopa Integrated Health System*

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# Welcome to HealthSelect!

Thank you for choosing HealthSelect as your health plan. This HealthSelect Member Handbook/Certificate is designed to answer your questions regarding our Year 2003 services, benefits, and procedures. Please keep it in a safe and convenient place for quick reference.

## Introduction

HealthSelect is a health plan that is operated by the Maricopa Integrated Health System (M.I.H.S.), a division within Maricopa County Government. It is specifically designed for Maricopa County employees only. HealthSelect offers a richly enhanced network of hospitals, pharmacies, and physicians.

**Maricopa Integrated Health System** is HealthSelect's provider network which includes twelve Family Health Centers, an expanded network of private primary care and specialist physician offices and fifteen hospitals throughout Maricopa County. This network experiences continued expansion throughout the year. For 2003, HealthSelect has added hospitals, specialists and urgent care centers to the network. See the HealthSelect Provider Directory for a complete listing of contracted providers.

All care received by HealthSelect members must be provided by HealthSelect approved network physicians, hospitals, pharmacies and ancillary providers. This rule is waived only in the case of an emergency when members may receive emergency care from any appropriate provider anywhere in the world.

## *HealthSelect Certificate*

We would like to be responsive to you, our customer, by providing high quality care through HealthSelect. You can help us achieve this by learning to become an effective utilizer of health care services. The HealthSelect Member Handbook/Certificate outlines information you need to know in order to get the most from your health plan. Please keep it in a safe and convenient place for quick reference. Information is also available online:

Intranet Link:	<a href="http://ebc.maricopa.gov/hr/benefits/default.asp?link=healthselect">http://ebc.maricopa.gov/hr/benefits/default.asp?link=healthselect</a>
Internet Link:	<a href="http://www.maricopa.gov/benefits/default.asp?link=healthselect">http://www.maricopa.gov/benefits/default.asp?link=healthselect</a>

The HealthSelect benefit year begins January 1, 2003 and ends December 31, 2003. All benefits and services discussed in this booklet are applicable to this contract/benefit period only.

## Definitions

<b>Acupuncture</b>	A therapy developed in East Asia using needles, heat and electrical stimulation to direct body energy. Acupuncture is used worldwide as a medical treatment for influencing nerve, muscle and organ activity.
<b>Approved Provider</b>	The HealthSelect physician, institution, hospital, ancillary professional or vendor that fulfills conditions of participation for delivery of care and services to health plan members
<b>Authorization</b>	(Also referred to as "prior authorization"); An administrative process whereby MIHS Health Plans prospectively reviews requested services to determine medical necessity and appropriateness.
<b>Contract</b>	The <b>HealthSelect Member Handbook/Certificate</b> , and other documents provided to the member during the period of membership.
<b>Contract Year</b>	The calendar year from January 1st through December 31st. The contract year begins on the effective date of member enrollment and ends on December 31st.

<b>Copayment</b>	The amount a member pays directly to the participating health care provider at the time covered services are provided. Copayments are usually collected by the provider prior to receiving services and are not reimbursable.
<b>MIHS Health Plans Customer Service Department</b>	The Customer Service Department stands ready to answer your calls regarding covered services/benefits, access to such services and any type of concern about HealthSelect.
<b>Dependent(s)</b>	Persons in a Subscriber's immediate family, i.e. a legally married spouse and eligible children can be covered by the plan. Your unmarried children can be covered if they are under 19 or a full time student under the age of 25. A student's full time status is determined by the educational institution. You will be asked for proof of continued registration as a full-time student. Failure to provide proof will result in dependent's disenrollment from HealthSelect.
<b>Emergency</b>	<p>The sudden onset of a medical condition such that the absence of immediate medical attention could be expected to result in:</p> <ol style="list-style-type: none"> <li>1. Loss of life</li> <li>2. Serious impairment of bodily function; or</li> <li>3. Loss or serious dysfunction of any bodily organ or part or otherwise</li> <li>4. Placing the member's health in serious jeopardy.</li> </ol>
<b>Formulary</b>	The HealthSelect approved list of covered prescription medications available to HealthSelect members. HealthSelect requires use of generic prescription medications when available and when not contraindicated by the patient's medical condition.
<b>Full Time Student</b>	An unmarried dependent, up to but not more than 25 years of age, who attends an accredited college, university, technical school or other institution of higher learning following graduation from high school and meets full-time requirements of that institution.
<b>HealthSelect</b>	A managed care health plan administered by MIHS Health Plans to provide coverage for Maricopa County eligible employees, dependents and retirees.
<b>Homeopathy</b>	A system of medicine that strives to treat disease by stimulating the body's own defense and repair systems with highly diluted doses of medication.
<b>Homeopathic Medicines</b>	Homeopathic medicines are drug products made by homeopathic pharmacies in accordance with the processes described in the Homeopathic Pharmacopoeia of the United States, the official manufacturing manual recognized by the FDA.
<b>MIHS Health Plans</b>	A managed care organization owned by Maricopa County (Arizona) government which operates four health plans including HealthSelect.
<b>Maricopa Integrated Health System (MIHS)</b>	An agency within Maricopa County government that operates an integrated health care delivery system consisting of the Maricopa Medical Center, twelve Family Health Centers and a managed care organization, the MIHS Health Plans.
<b>Medically Necessary &amp; Medical Necessity</b>	<p>All health care and services received by HealthSelect members must be medically necessary and conform to the following criteria of medical necessity:</p> <ul style="list-style-type: none"> <li>– The disease or condition considered for treatment is one in which the safety and effectiveness of the proposed therapy has been demonstrated and documented,</li> <li>– The stage of disease or condition is such that therapy can affect the outcome in a positive manner and/or</li> <li>– The recipient of care has no other conditions which substantially reduce the potential for successful recovery.</li> </ul>

<b>Member</b>	A fully-benefited Maricopa County employee or dependent who is enrolled in HealthSelect and is eligible for covered benefits.
<b>Osteopathic Manipulation/ Craniosacral Therapy</b>	The subtle movement/manipulation of body parts, including muscle, bone and connective tissue, to re-establish a healthy balance between organ systems and the nervous system.
<b>The Plan</b>	Refers to HealthSelect, the managed care health plan for Maricopa County employees, as previously defined in this HealthSelect Certificate.
<b>Primary Care Physician (PCP)</b>	A physician, such as family practice, internal medicine, or pediatrician, who is responsible for the overall management of a member's health care. During pregnancy, the member's obstetrician assumes the role of a PCP for the term of the pregnancy and postpartum care.
<b>Provider Network</b>	Physician, hospitals, ancillary providers, and other health care vendors approved by or contracted with HealthSelect to provide care and service to its members. HealthSelect delivers services through its major provider network:  Maricopa Integrated Health System (MIHS) which includes Maricopa Medical Center (MMC), twelve Family Health Centers, the Comprehensive Healthcare Center (CHC) at MMC and an expanded network of other hospitals and private physicians.
<b>Subscriber</b>	The employee who enrolls in HealthSelect under this agreement.
<b>Urgent</b>	A condition requiring medical attention within a few hours; a condition which is not immediately life threatening or severe, but for which delay of service, until the member can be treated by his/her primary care physician, would be detrimental.

## Member Rights and Responsibilities

### Member Rights

#### *You Have the Right To:*

- Receive the services and benefits outlined in the HealthSelect Member Handbook/ Certificate.
- Choose a primary care physician from the provider network.
- Be treated with respect and dignity.
- Expect confidentiality of all information, including medical records, unless required by law. You may look at your medical records as allowed by federal and state laws.
- Privacy during treatment.
- Know the name and credentials of professionals providing treatment, information about diagnoses, treatment options and expected results.
- Participate in decisions about the kind of care you receive.
- Refuse any treatment and to be informed of the consequences of **not having** the treatment.
- Register complaints and have them heard and resolved.

## Member Responsibilities

### *It Is Your Responsibility To:*

- Select a Primary Care Provider upon enrollment. This provider can be changed by contacting the Customer Service Department.
- Present your membership identification card when receiving care/treatment.
- Pay the applicable copayment at the time care/treatment is given.
- Arrive at your appointment on time. Please cancel 24 hours in advance if you cannot keep your appointment.
- Utilize the authorized provider network except in emergency life-threatening situations.
- Schedule appointments with your primary care physician rather than using Emergency/Urgent Care facilities for non-emergent/non-urgent illnesses.
- Give true and complete facts about your health and inform your physician of any unexpected changes in your condition and follow prescribed treatment regimen.
- Treat providers and their staff with dignity and respect.

## Membership Cards

HealthSelect provides members with an identification card that includes their name, date of birth, ID number, and gender.

You should carry your member ID card with you at all times. Your HealthSelect member ID card is required for all health care services, especially urgent care and emergency room services.

Permitting someone else to use your membership card to obtain services is prohibited and will result in termination of your coverage. If your card is lost or stolen, please call MIHS Health Plans Customer Service Department at 602-344-8760.

## Choosing Your Primary Care Physician

Most medical services are provided or coordinated by your Primary Care Provider (PCP), including referrals to specialists and hospitalizations. **If you do not choose a primary care provider, you will be assigned one.**

If you wish to change your PCP, please contact the MIHS Health Plans Customer Service Department at 602-344-8760.

Refer to the Provider Directory to choose your PCP. Your PCP must approve all your medical care. Failure to obtain PCP referral and approval for medical care rendered, except where specifically stated, will result in non-coverage and is your responsibility.

## How To Access Services

Most medical services are provided and/or coordinated by your Primary Care Provider (PCP) including referrals to specialists and hospitalizations. You do not need a PCP referral to:

- Pediatricians
- Family practitioners
- Internists
- Obstetricians/gynecologists (OB/GYN)

Please contact your PCP or HealthSelect Plan for information on how to access specific medical services.

It is necessary to make an appointment each time you see your PCP or specialist. It is your responsibility to call and cancel if you will not be able to make your appointment.

## How to Set Up a Physician's Appointment

1. Have your HealthSelect ID Card with you when you call for an appointment. You will need to give the ID number on the card.
2. Tell the receptionist/clerk your:
  - Name
  - ID Number from your card
  - Primary Care Physician's name
  - Reason for requesting an appointment (if urgent "same day" treatment is required, let the receptionist/clerk know; you may be transferred to a triage nurse)
3. On the day of your appointment:
  - Be on time
  - Show your ID card
  - Pay applicable copayments
4. **Be sure to call and cancel your appointment at least one-day in advance if you cannot keep it.** This will assure someone else the opportunity to have an appointment.

### ***Physician's Appointments:***

You do not need a PCP referral or prior authorization from HealthSelect in order to access the following providers:

- Pediatricians
- Family practitioners
- Internists
- OB/GYNs

For all other contracted specialists you do not need HealthSelect prior authorization. However, **you will need a referral from your PCP.** You may not use a non-network specialist without prior authorization from HealthSelect.

If you need to cancel an appointment with a specialist, please notify your PCP, as well as the specialist.

## Urgent Care Services

Urgent care means requiring medical attention within a few hours for a condition that is not immediately life-threatening or severe, but for which delay of service would be detrimental.

You are expected to receive urgent care from your PCP Monday through Friday, 8 a.m. to 5 p.m. If your PCP is unable to see you, and your medical need is urgent, call the HealthSelect 24-hour Authorization Unit at 602-344-8811 or 1-800-552-8808 for advice.

### ***To Obtain Urgent Care Services:***

Call your PCP if you need to see the doctor during regular business hours. HealthSelect members who need to see a doctor after regular business hours may use one of the Family Health Centers (FHCs) with extended hours or contracted urgent care providers. To find out about locations and hours of the extended-hours FHCs and contracted urgent care providers, call the Customer Service Department at 602-344-8760. No prior authorization is needed for members to access this service.

After hours or holidays, both Family Health Centers and private physicians' offices have answering services to assist you. If you are unable to reach assistance, or if you need help to locate an Urgent Care Center, call the 24-Hour Authorization Unit, 602-344-8811 or 1-800-552-8808. If you go to the Urgent Care Center before calling the Prior Authorization Unit, ask the Urgent Care Center to call 602-344-8111 or 1-800-552-8808 to get approval before receiving care.

### ***Non-Emergency Hospitalization***

Should you require non-emergency hospitalization, your PCP or specialist will help you select the most appropriate hospital setting. Consult with your PCP or specialist to determine which hospital-based services are available at a given hospital facility. Every service may not be available at every network hospital. All scheduled admissions must be prior authorized; authorization is obtained by calling HealthSelect's 24-hour authorization unit at 602-344-8111. In the event of a medical emergency, go to the nearest hospital. You should notify HealthSelect within 48 hours of receiving emergency treatment. See "A Guide to Appropriate Use of a Hospital Emergency Room" below.

## **Emergency Services**

An emergency is defined as a serious accident or sudden illness that, if not treated immediately, could result in loss of life, limb or body function.

**In an emergency dial 911 or go directly to the nearest hospital. You do not need prior authorization from HealthSelect to seek emergency care services. However, if you are admitted to the hospital, you should inform the hospital to call the 24-hour authorization number at 602-344-8111 within 48 hours for prior authorization.**

If you go to an emergency room, you will be required to pay a \$50 copayment. If you are admitted directly from the emergency room to the hospital, the \$50 copayment will be waived.

### **A Guide to Appropriate Use of A Hospital Emergency Room**

#### **Good Reasons to Go:**

- Chest pain
- Trouble breathing or stopped breathing
- Deep cuts or bleeding that you cannot stop
- Drug overdose or poisoning, or a suicide attempt
- Seizures that are not usual for you
- A major car accident
- When you think you have a broken bone
- Gunshot or stab wound
- If you are pregnant and have severe pain or bleeding with passage of clots
- Serious electric shock or lightning injury
- Stroke symptoms: numbness or paralysis of an arm or leg, suddenly slurred speech, lack of responsiveness, severe headache
- A possible broken neck or back
- Choking which you cannot stop
- When a child older than 2 months has a fever of 101 degrees or higher
- When a child younger than 2 months has a fever of 103 or higher

#### **Do NOT go to the Emergency Room For:**

- |   |                                   |
|---|-----------------------------------|
| • Routine health care                               | • Chronic back pain or lumbago    |
| • Toothache   | • Broken case                     |
| • Ear aches   | • Teething                        |
| • Minor persistent headaches                        | • Removal of stitches             |
| • Body aches, colds, coughing, sore throat, and flu | • Sunburns or minor cooking burns |
| • Hay fever and sinus problems                      | • Minor injuries                  |
| • Diaper rash                                       |                                   |



**A hospital emergency room should only be used for true emergencies. If you are not having a true emergency, call your PCP or his/her triage nurse first to discuss your condition and obtain advice. HealthSelect will not be responsible for any charges resulting from non-emergent use of the emergency room. This will be determined by HealthSelect.**

**Your emergency room copayment (\$50) is due at the time services are rendered. If you are admitted to the hospital as a result of your emergency room visit, the \$50 copayment will be waived.**

## **Out-of-Area Emergency Services**

If you are a HealthSelect member traveling outside of Maricopa County and experience an urgent health problem, it is permissible to use a local physician, urgent care services when appropriate or a hospital emergency room in an emergency situation. Upon arrival in the facility, show the staff your HealthSelect membership card. The message on the reverse side tells the health care providers how to obtain eligibility, authorization and benefit information about you. If you are treated in the emergency room while out-of-area and are subsequently admitted, you must notify HealthSelect within 48 (forty-eight) hours of the admission by calling the 24-hour Authorization Unit at 602-344-8111 or 1-800-552-8808. Failure to properly notify HealthSelect within 48 hours of treatment may result in denial of payment to the provider for these services. HealthSelect will determine if the services are considered urgent or emergent. If you are pregnant and travel outside of Maricopa County within 30 days of your due date, your delivery at a non-network hospital may not be covered.

Full-time students/dependents ages 18-25 who are attending an institution of higher learning outside of Maricopa County are covered for emergency care services ONLY. Urgent care provided at a student health center for a non-emergency condition is not covered.

Out of area providers may ask you to pay your health care bill after receiving services. If approved by Health Select, you will be reimbursed for all covered costs associated with an emergent/urgent care episode of treatment by presenting a copy of your receipt and any other paperwork the provider had given you as proof of urgent care that has been rendered.

Send the original receipt and paperwork, plus your current address and phone number (home and work) to HealthSelect at:

HealthSelect  
Attention: MIHS Health Plans Customer Service Department  
2502 E. University, Suite 125  
Phoenix, AZ 85034

Once approved, it takes approximately 6-8 weeks to process your reimbursement check. Call MIHS Customer Service at 602-344-8760 at the end of the 8-weeks to check processing status if you do not hear from us. If your request for reimbursement is denied, you will receive a formal notification with an explanation of the denial reason.

**Please remember that routine, non-emergency and non-urgent care are not covered services from HealthSelect when you are out of HealthSelect's service area (outside Maricopa County). HealthSelect will not reimburse the member for such costs.**

## **Member Copayments**

HealthSelect members are responsible for making copayments at the time service is received. It is not an accepted practice for providers to bill members for copayments. HealthSelect members should be prepared to make the copayment when they arrive at the service site. Please see the Standard Benefits Summary of this Member Handbook/Certificate.

## **Prescription Coverage**

HealthSelect uses a formulary or a list of covered medications. Medications on the HealthSelect formulary are covered. All others will be rejected by the approved pharmacy's computer system. This means the member will have to pay for the prescription and will not be reimbursed by HealthSelect. HealthSelect members receiving care at a FHC or the CHC may fill their prescriptions at an FHC network pharmacy or from a contracted commercial pharmacy. HealthSelect members using a non-FHC/non-CHC physician must



have their prescriptions filled at a contracted commercial pharmacy such as Fry's. Written prescriptions can only be filled at the Comprehensive Health Center (CHC) and FHC pharmacies or contracted community pharmacies. See the HealthSelect Provider Directory for the list of approved pharmacies before you fill your prescriptions. (See page 16 for pharmacy copays)

Members must pay a \$5 (generic) or \$15 (brand) copayment for each prescription. Fry's, the Family Health Center and Comprehensive Health Center pharmacies offer a home delivery service for maintenance medications, and a 90-day supply of maintenance medications, is available through this service for a copayment of \$15 for generic and \$30 for brand name prescriptions.

The copayment is due at the time the prescription is received/delivered. The pharmacy has the right to withhold the prescription if the member does not make the required copayment. Each prescription or refill will be limited to no more than a thirty (30) day supply, unless HealthSelect determines that a longer period is warranted, or in the case of maintenance medications ordered through the home delivery service.

In an emergency situation, out-of-area pharmacies may require the member to pay for a prescription written by an out-of-area emergency room physician. In such cases, the member should obtain a receipt from the pharmacy and submit it to HealthSelect for reimbursement. Make a copy of the receipt for your records and send the original with a cover letter explaining the circumstances to:

HealthSelect  
Attention: MIHS Health Plans Customer Service Department  
2502 E. University, Suite 125  
Phoenix, AZ 85034

It will take 6-8 weeks to process a reimbursement check. HealthSelect reserves the right to determine the emergent nature of the care before reimbursing the member for prescription expenses. If your request for reimbursement is denied, you will receive a formal notification with an explanation of the reason for the denial.

## Covered Benefits

Covered benefits are listed in the *HealthSelect Supplemental Benefits Summary and Standard Benefits Summary* sections of this certificate.

### ***Coordination of Benefits***

If you or your dependents are entitled to benefits under another group health insurance, HealthSelect will follow the customary coordination of benefits process, which entails billing other health insurance companies for applicable benefits.

## Denial of Covered Benefits

HealthSelect will not approve or authorize payment in the following situations:

- A. The service is not a covered benefit of HealthSelect. Refer to the HealthSelect Standard Benefits Summary Section for covered benefit descriptions and a listing of all health plan limitations and exclusions.
- B. The service is not medically necessary. Refer to the Definitions Section in this booklet.
- C. The service is provided by a health care professional, institution or other vendor who is not approved by or contracted with HealthSelect and the care or service was not related to an emergency.
- D. The service is for routine medical care but was provided in an emergency room or Urgent Care Center (UCC). Emergency Room (ER) services are for emergencies **only** and UCC services are for urgent problems **only**. No other kind or type of care is covered in an Emergency Room or Urgent Care Center.
- E. The service is a covered benefit which requires prior authorization before service is received. However, prior authorization from HealthSelect was not obtained by your provider.

## Complaint, Grievance and Appeals Process

If you have a question or concern about services received, call the MIHS Health Plans Customer Service Department at 602-344-8760. If you continue to be dissatisfied about care or services received (including personnel, facilities, waiting times, claim or treatment denials, etc.), you may request the matter to be handled as a grievance. All grievances must be in writing and can be faxed or mailed to:

HealthSelect  
Attn: Grievance and Appeals Coordinator  
2502 East University, Suite 125  
Phoenix, AZ 85034  
FAX: 602-344-8933

The Grievance and Appeals Coordinator will acknowledge receipt within 5 days. Grievances must be filed no later than 60 days after the date of action, decision, or incident to which they pertain. The Grievance Coordinator will review all circumstances surrounding the issue and respond to the member in writing within 30 days with the proposed resolution.

Should the member not agree with the Grievance and Appeals Coordinator's determination, a written appeal can be submitted within 30 days from the mailing date of the grievance decision to:

HealthSelect  
Attn: Grievance and Appeals Coordinator  
2502 East University, Suite 125  
Phoenix, AZ 85034  
FAX: 602-344-8933

The appeal is sent to the HealthSelect Grievance Committee for a determination. The Grievance Committee will:

- Review all the records and written material related to the case.
- Interview the member registering the grievance (if appropriate).
- Make the final grievance decision after which the member will be notified in writing of the decision.
- Participate in the decision to grant an extension. If on the 45th day following the filing of the grievance, it appears additional time is required to review the case, a letter will be sent to the grievant requesting a 30-day extension. All parties must agree to the extension or the final decision will be made within the 60-day time limit.

**It is a condition of participation in HealthSelect that the member agrees to initiate and complete the complaint, grievance and appeals process before initiating any arbitration against HealthSelect. The costs of initiating arbitration proceedings shall be paid for by the member. HealthSelect agrees to arbitrate all such matters or disputes arising under this HEALTHSELECT CERTIFICATE or based upon contract theory.**

## Termination by Cause

HealthSelect membership will be terminated when a subscriber or member:

- A. Fraudulently uses HealthSelect services or knowingly permits fraudulent use of HealthSelect services by another person.
- B. Refuses to pay required copayments.
- C. Behaves in a manner that disrupts and/or prevents a health care provider from servicing the subscriber, member and/or other patients in a safe manner. Violent outbursts, verbal and/or physical threats of violence and/or possession of a weapon within the health care setting are examples of some, but not all situations that will result in immediate termination of a HealthSelect member.
- D. The subscriber and his or her dependents, not just the disruptive member, may be terminated from the health plan, if any of the above situations occur. Termination of HealthSelect membership requires that your employer (Maricopa County) be notified of the member name, date, and reason for termination.

## Termination of Employment

If you leave your employment, you and your dependents may be entitled to continued HealthSelect coverage under federal COBRA provisions. Refer to the HealthSelect Certificate for complete COBRA description. Please contact your employer (Maricopa County Employee Benefits Department) regarding COBRA and continuation of coverage requirements.

## Notification of Change

You need to notify Maricopa County Employee Benefits Department at 602-506-1010 and HealthSelect Customer Service Department to:

- Change your name, address and/or phone number
- Add a dependent through marriage, birth or adoption
- Drop coverage for a dependent due to a divorce or for a dependent who exceeds dependent age limit

The MIHS Health Plans Customer Service Department can be contacted at 602-344-8760, TDD 602-344-8789, Monday through Friday, 8:00 a.m. to 5:00 p.m. except holidays.

## Coverage Under HealthSelect

- A. Your spouse and/or your unmarried dependent natural and adopted children, stepchildren, children who have been placed for adoption and children for whom you or your spouse are the court-ordered legal guardian, can be covered under HealthSelect. Children are considered dependents only through the age of 18 years or through the age of 25 years if a full time student. Unmarried children are covered through the age of 18 years. If your unmarried children are full time students at a college, university, technical school or other institute of learning they can continue their coverage through the age of 25 years. You must show proof of their continued registration as full time students. Handicapped children over the age of 18, primarily supported by you, and not capable of self-sustaining employment, may remain a “dependent” with periodic proof of disability.
- B. **Dependent Care Coverage Out of Maricopa County.** A full-time HealthSelect student ages, 19-25, who is attending a college, university, technical school or institute of learning is covered for all medical emergency care while outside of Maricopa County. Although full coverage is not available for these student dependents while attending school outside of Maricopa County, HealthSelect offers a premium reimbursement benefit for purchased student health insurance. The benefit provides a reimbursement of up to \$125 per student per semester, per year. To access this benefit, you must provide proof of student health insurance purchased and proof of full-time student status outside of Maricopa County. Simply submit these documents to:

MIHS Health Plans Customer Service Department  
2502 East University Drive, Suite 125  
Phoenix, AZ 85034  
602-344-8760

You will receive a check within 8-12 weeks of HealthSelect’s receipt of paid student health insurance and proof of student’s full-time status at an educational institution outside of Maricopa County.

- C. Pursuant to state law, dependents that live outside of Maricopa County (the HealthSelect service area) for whom you are responsible for insuring under a court order (legal separation, divorce or custody decree) can be covered under HealthSelect. However, all members may only use HealthSelect contracted providers within HealthSelect’s service area (Maricopa County). Therefore, members and covered dependents can only be covered when outside of Maricopa County in the event of a medical emergency. You must provide a copy of the written court decree to your employer (Employee Benefits Division) and to the HealthSelect Membership Unit (2502 East University Drive, Suite 125, Phoenix, AZ 85034).

- D. **Pregnancy and Delivery.** After a positive pregnancy test (\$5 copay), all subsequent prenatal care visits (first through 9th month) and the postpartum visit (6-8 weeks after delivery) have a \$0 copay. Each pregnant HealthSelect member is encouraged to seek early and continuous prenatal care to ensure a healthy outcome. The HealthSelect member's newborn is automatically covered for thirty (30) days. However, during those thirty (30) days you must contact Maricopa County Human Resources to add the newborn on HealthSelect if the newborn meets HealthSelect's dependent eligibility requirements. This ensures that the baby receives full benefits after the 30th day. A newborn grandchild cannot be added as a HealthSelect dependent to the HealthSelect subscriber (County employee) unless the subscriber can show proof of legal guardianship. A HealthSelect dependent (not a County employee) will not be covered unless the HealthSelect subscriber (County employee) is the newborn's legal guardian.
- E. **Subrogation/Right of Reimbursement.** As a condition to receiving benefits under this Plan, Covered Person(s) agree to transfer to the Plan their rights to recover damages to the extent of benefits paid by the Plan when an Injury or Illness occurs through the act or omission of another person. If a Covered Person(s) receives payment from another person or business entity on account of an Injury or Illness, Covered Person(s) agrees to reimburse the Plan to the full extent of benefits paid. A repayment agreement is required to be signed. All rights of recovery are transferred to the Plan regardless of whether it is actually signed. It is only necessary that the Injury or Illness occur through the act or omission of another person. The Plan's rights of full recovery may be from a third party, any liability or other insurance covering the third party, the Covered Person(s) own uninsured motorist insurance, underinsured motorist insurance, any medical payments, no-fault or school insurance coverages which are paid or payable. The Plan may enforce its reimbursement rights by requiring the Covered Person(s) to assert a claim to any of the foregoing coverages to which he/she may be entitled. Covered Person(s) shall provide all requested accident and insurance information to Plan representatives. The Plan shall not be required to pay any portion of Covered Person(s) attorneys' fees or other costs associated with a lawsuit.
- F. **Recovery of Payments.** The Plan reserves the right to deduct from any benefits properly payable under this Plan the amount of any payment which has been made:
1. in error;
  2. pursuant to a misstatement contained in a proof of loss; or
  3. pursuant to a misstatement made to obtain coverage under this Plan within two (2) years after the date such coverage commences; or
  4. with respect to an ineligible person; or
  5. in anticipation of obtaining a recovery in subrogation if a Covered Person fails to comply with the provision of Paragraph C above; or
  6. pursuant to a claim for which benefits are recoverable under any policy or act of law providing for coverage for occupational injury or disease to the extent that such benefits are recovered. This provision (6) shall not be deemed to require the Plan holder to pay benefits under this Plan in any such instance.

Such deduction may be made against any claim for benefits under this Plan by a Covered Person if such payment is made with respect to such Covered Person.

## COBRA Coverage

On April 7, 1986 a federal law was enacted (Public Law 99-272, Title X) requiring that most employers sponsoring group health plans offer employees and their families the opportunity for a temporary extension of health coverage (called “continuation coverage”) at group rates in certain instances where coverage under the plan would otherwise end. This notice is intended to inform you, in a summary fashion, of your rights and obligations under the continuation coverage provisions of the new law. **(Both you and your spouse should take the time to read this notice carefully.)**

If you are an employee of Maricopa County covered by the County’s medical, employee assistance program, dental or health care reimbursement account, you have the right to choose this continuation coverage if you lose your group health coverage because of a reduction in your hours of employment or termination of your employment (for reasons other than gross misconduct on your part).

If you are the spouse of an employee covered by Maricopa County’s group health plans you have the right to choose this continuation coverage if you lose your group health coverage under the medical employee assistance program, dental or health care reimbursement account for any of the following four reasons:

1. The death of your spouse;
2. A termination of your spouse’s employment (for reasons other than gross misconduct) or reduction in your spouse’s hours of employment;
3. Divorce or legal separation from your spouse; or
4. Your spouse becomes entitled to Medicare.

In the case of a dependent child of an employee covered by Maricopa County’s group health plans, he or she has the right to continuation coverage if you lose your group health coverage under the medical, employee assistance program, dental or health care reimbursement account for any of the following five reasons:

1. The death of a parent
2. A termination of a parent’s employment (for reasons other than gross misconduct) or reduction in a parent’s hours of employment;
3. A parent’s divorce or legal separation;
4. A parent becomes entitled to Medicare.
5. The dependent child ceases to be a “dependent child” under the employers’ group health plans.

Under the law, the employee or a family member has the responsibility to inform the plan administrator, Maricopa County Human Resources, within 60 days of the date of the event or the date in which coverage would end under the Plan because of the event, whichever is later. Maricopa County has the responsibility to notify the COBRA Administrator of the employee’s death, termination, reduction in hours of employment or Medicare entitlement. Similar rights may apply to certain retirees, spouses, and dependent children if your employer commences a bankruptcy proceeding and these individuals lose coverage.

When the COBRA Administrator is notified that one of these events has happened, the COBRA Administrator will in turn notify you that you have the right to choose continuation coverage. Under the law, you have at least 60 days from the date you would lose coverage because of one of the events described above, or the date notice of your election rights is sent to you whichever is later, to inform the COBRA Administrator that you want continuation coverage.

If you do not choose continuation coverage, your group health insurance will end.

If you choose continuation coverage, Maricopa County is required to give you coverage which, as of the time coverage is being provided, is identical to the coverage provided under the plan to similarly situated employees or family members. The new law requires that you be afforded the opportunity to maintain continuation coverage for three years unless you lost group health coverage because of a termination of employment or a reduction in hours. In that case, the required continuation coverage period is 18 months. This 18 months may be extended to 36 months if other events (such as death, divorce, legal separation, or Medicare entitlement) occur during that 18 month period.

The 18 months may be extended to 29 months if an individual is determined (under Title II or XVI of the Social Security Act) to have a disability and the COBRA Administrator is notified of that determination within 60 days. The affected individual must also notify the COBRA Administrator within 30 days of any final determination that the individual no longer has a disability. In no event will continuation coverage last beyond 3 years from the date of the event that originally made a qualifying beneficiary eligible to elect coverage.

However, the law also provides that your continuation coverage may be terminated for any of the following five reasons:

1. Employers no longer provides group health coverage to any of its employees;
2. The premium for your continuation coverage is not paid on time;
3. You become covered by another group plan, unless the plan contains any exclusions or limitations with respect to any pre-existing condition you or your covered dependents may have;
4. You become entitled to Medicare;
5. You extend coverage for up to 29 months due to your disability and there has been a final determination that you no longer have a disability.

You do not have to show that you are insurable to choose continuation coverage. However, under the law, you may have to pay all or part of the premium for your continuation coverage. There is a grace period of at least 30 days for payment of the regularly scheduled premium. (The law also says that, at the end of the 18 month or 3 year continuation coverage period, you must be allowed to enroll in an individual conversion health plan provided under Maricopa County's health plans, if the contract provides for a conversion option.)

This law applies to Maricopa County beginning on April 07, 1986. If you have any questions about the law, please contact the COBRA Administrator:

Erisa Administration Services, Inc.  
4527 North 16th St., Suite 102  
Phoenix, AZ 85016-5303  
Phone: 602-234-0593 or 1-800-279-9096  
Fax: 602-234-9718  
E-mail: [erisaaz@aol.com](mailto:erisaaz@aol.com)

## **HIPAA**

On August 21, 1996, a new Federal law, the Health Insurance Portability and Accountability Act of 1996 (HIPAA Public Law 104-191), was enacted. The HIPAA changed the continuation coverage requirements under COBRA that apply to the Maricopa County plans. Generally, effective January 1, 1997 (regardless of whether the qualifying event occurred before, on, or after that date) under COBRA, if the qualifying event is a termination or reduction in hours of employment, affected qualified beneficiaries are entitled to continue coverage for up to 18 months after the qualifying event, subject to timely premium payments. Before HIPAA, this 18-month period could be extended for up to 11 months (for a total COBRA coverage period of up to 29 months from the initial qualifying event) if an individual was determined under the Social Security Act to have a disability at the time of the qualifying event and if the plan administrator was notified of that disability determination within 60 days of the determination and before the end of the original 18-month period.

Under the new law, if a qualified beneficiary is determined to have a disability under the Social Security Act at any time during the first 60 days of COBRA coverage, the 11-month extension is available to all individuals who are qualified beneficiaries due to the termination or reduction in hours of employment. The individual with a disability can be a covered employee or any other qualified beneficiary. However, to be eligible for the 11-month extension, affected individuals must still comply with the notice requirements in a timely fashion.

Furthermore, a child that is born to or placed for adoption with the covered employee during a period of COBRA coverage will be eligible to become a qualified beneficiary. In accordance with the terms of the HealthSelect Plan and the requirements of Federal law, these qualified beneficiaries can be added to COBRA coverage upon proper notification to Maricopa County Human Resources or the COBRA Administrator of the birth or adoption.



In addition to changing some of the COBRA requirements, HIPAA restricts the extent to which group health plans may impose pre-existing condition limitations. These rules are generally not effective until Plan Years beginning after June 30, 1997. HIPAA coordinates COBRA coverage with these new limits as follows:

Under COBRA, your right to continuation coverage terminates if you become covered by another employer's group health plan that does not limit or exclude coverage for your pre-existing conditions. If you become covered by another group health plan and that plan contains a pre-existing condition limitation that affects you, your COBRA continuation coverage cannot be terminated due to your new health plan coverage. However, if the other plan's pre-existing condition limitation rule does not apply to you by reason of HIPAA's restrictions on pre-existing condition clauses, the Maricopa County Cafeteria Plan may terminate your COBRA coverage.

If you have any questions about the COBRA law, please contact Maricopa County Human Resources, (Employee Benefits), 301 West Jefferson Street, Phoenix, AZ 85003, or the COBRA Administrator. Also, if you have changed marital status, or you or your spouse have changed address, please notify Maricopa County Human Resources at the above address, within 31 days.

## Prior Authorization and In-Plan Network Changes

All care received by HealthSelect members must be provided by approved or contracted physicians, institutions, agencies and vendors. This rule is waived only in the case of an emergency. Members may receive emergency care from any appropriate provider anywhere in the world.

**Please see *The Standard and Supplemental Benefits Summary Charts* for the specific services/care which require prior authorization from HealthSelect and those services which do not require prior authorization. Services that require prior authorization will only be covered when prior authorization is received from HealthSelect before services are rendered.**

HealthSelect members who obtain routine, non-emergency care outside the approved provider network will be financially responsible for that care. Members may only use non-approved providers when in a medical emergency. In all other cases, you must obtain prior authorization. HealthSelect reserves the right to determine what constitutes medically necessary, emergency care according to descriptions included in this certificate. All care delivered in an emergency room will result in a \$50 copayment. The \$50 copayment will be waived if admitted to the hospital.

HealthSelect reserves the right to change the authorization status of health care services upon 30 days' written notice to its subscribers.

## Provider Network

Members may call MIHS Health Plans Customer Service Department to choose a Primary Care Physician (PCP) if not indicated on the enrollment form. Members within a family may choose different Primary Care Physicians. ***Members may change PCPs by notifying the MIHS Health Plans Customer Service Department 602-344-8760.*** All PCP changes will become effective the first day of the following month from the member's date of request. HealthSelect will confirm the member's PCP change in writing to the subscriber. You may change, for no cause, no more than four times per contract year.

## Member Copayments

HealthSelect members are responsible for making copayments at the time service is received. It is not an accepted practice for providers to bill members for copayments. HealthSelect members should be prepared to make the copayment when they arrive at the service site. **Office visit copayments apply to any encounter, including an Urgent Care Center visit, in which the member is cared for by a Physician, Nurse Practitioner, Physician Assistant, Audiologist, Audiology Technician, Optometrist or Optometry Technician. HealthSelect requires copayments for the services on the following page:**



COPAYMENT SUMMARY	
Service Modality	Copayment
• Primary Care Physician Office Visit	\$5
• Specialty Care Physician Office Visit	\$5
• Optometrist Office Visit	\$5
• Audiologist Office Visit	\$5
• Emergency Room Services - (If the member is admitted to the hospital directly from the Emergency Room, the \$50.00 copayment is waived.)	\$50
• Urgent Care Visit	\$5
• Outpatient Rehabilitation	\$5
• Chiropractic Services	\$10
• Alternative Medicine	\$5
• Weight management and nutrition counseling	\$5
• Lab Services, mammograms, x-rays	\$0
• Colorectal exam, pap smear exam, prostate cancer screening	\$0
• Adult immunizations without PCP encounter	\$0
• Home Health Visits	\$0

COMPARISON OF PHARMACY COPAYS		
Drug Type	Pharmacy Copay	Home Delivery Service <sup>1</sup>
Generic (Formulary)	\$5.00	\$15.00
Brand (Formulary)	\$15.00	\$30.00

<sup>1</sup>Prescription Home Delivery Service available from Fry's, FHC and CHC pharmacies. There is a copay of \$15 (generic) and \$30 (brand) 90-day supply of maintenance medications only. Drugs on the HealthSelect approved drug list will be covered.

Refer to the “*Supplemental Benefits Summary*” and “*Standard Benefits Summary*” charts for exact copay amounts.

Visits made solely for all routine immunizations, x-rays, or lab tests that are not associated with an encounter with a physician do not require a copayment. (See Standard Benefits Summary Chart)

## SUPPLEMENTAL BENEFITS SUMMARY

SUPPLEMENTAL BENEFITS FOR 2003	COVERAGE STATUS	PRIOR AUTH. REQUIRED?	HOW TO ACCESS SERVICES
Chiropractic Care	<p>Twelve (12) visits per calendar year.</p> <p>No additional chiropractic services covered beyond 12 visits.</p> <p>\$10 copayment per office visit. Limit of two x-rays per contract year. Member will be responsible for charges beyond covered benefit limitation.</p>	No	<p>Direct Access.</p> <p>PCP Referral <b>not</b> Required</p>
Alternative Medicine*	<p>Six (6) visits per year.</p> <p>\$60.00 credit for supplies prescribed by alternative medicine provider (*See notes to obtain credit).</p> <p>\$5.00 copayment per office visit.</p> <p>Member will be responsible for charges beyond covered benefit limitation.</p>	No	<p>Direct Access.</p> <p>PCP Referral <b>not</b> Required</p>
Weight Loss Counseling*	<p>HealthSelect members have direct access to selected network specialist and can visit any Internal Medicine or Family Practice physician for weight loss counseling. \$5 copay per visit. See additional description of benefits on pages 22-24.</p>	No	<p>Direct Access.</p> <p>PCP Referral <b>not</b> Required</p>
Lasik Surgery	<p>Available to eligible candidates at a discounted price of \$875.00 per eye surgery per contract year. Must be performed by a HealthSelect contracted provider. Repeat surgeries not covered.</p>	No	<p>Direct Access.</p> <p>PCP Referral <b>not</b> Required</p>

**Note:** Chiropractic care, Alternative Medicine, Dental, Weight Loss/Nutrition Counseling services and Lasik Surgery are available from only HealthSelect Contracted Providers that are listed in the HS Provider Directory. These services are subject to availability. Prescriptions ordered by providers must be in the MIHS Health Plan formulary.

**\*See additional description of benefits on pages 21-23.**

## STANDARD BENEFITS SUMMARY

STANDARD BENEFITS FOR 2003	COPAYMENT/COVERAGE STATUS	PRIOR AUTH. REQUIRED?
Office/Clinic Visit Primary Care Physician/Nurse Practitioner/Physician Assistant Services	\$5 copayment per visit – COVERED	No
Specialist Physician Services	\$5 copayment per visit – COVERED	No (if member goes to an MIHS contracted specialty provider or to FHC Specialty clinics.)
Well Child Care and Children's Periodic Health Exams	\$5 copayment per visit – COVERED	No
Physician Visits to Hospital, Skilled Care Facility, or Rehab Facility	\$0 copay – COVERED	No
Hearing Exams	\$5 copayment per visit – COVERED	No
Hearing Aids	\$50 Allowance per contract year – COVERED; \$5 copayment	No
Vision Exams	(See Avesis Copayments) Available through Avesis	No
Eye Glasses and Contact Lenses	(See Avesis Copayments) Available through Avesis	No
Eye Wear Following Cataract Surgery	COVERED	No
Routine Pediatric Immunizations; Adult Immunizations (Flu, Pneumovax and Hepatitis B for high risk)	None if obtaining immunization only. \$5 copayment if combined with doctor visit – COVERED	No
Immunizations for Foreign Travel	NOT COVERED	N/A
Routine injectables on formulary	\$5 copayment per visit – COVERED	No
Nuclear Medicine	\$0 copayment – COVERED	No
Surgical Services: Inpatient or Outpatient and Anesthesia	COVERED – \$0 copayment	Yes
Laboratory and Radiology (X-ray) Services	COVERED – \$0 copayment	No (If in network) Yes (If out of network)
Rehabilitation Services: Inpatient, Home Care	COVERED; \$0 copayment	Yes
Outpatient Rehabilitation Services: Physical Therapy, Speech Therapy, Occupational Therapy at contracted facilities	\$5 copayment per office visit COVERED up to 60 days; \$5 copayment	Yes Yes

## STANDARD BENEFITS SUMMARY

STANDARD BENEFITS FOR 2003	COPAYMENT/COVERAGE STATUS	PRIOR AUTH. REQUIRED?
Psychiatric, Mental Health or Behavioral Health Services	Available through United Behavioral Health. Call 1-866-312-3078 for copays and coverage information	Yes (Requires a prior authorization from UBH for in-network services)
Medical Social Worker and Health Education Services	COVERED; \$0 copayment	No
Emergency Ambulance Transport*	COVERED; \$0 copayment	No
Non-Emergency Transport	NOT COVERED	Not Applicable
Durable Medical Equipment (DME)*	COVERED - \$0 copayment Limit \$2,000 per contract year.	Yes (Must meet Medicare criteria)
External Prosthetics/Orthotics as part of a brace*	\$0 copayment – COVERED. Limit \$2,000 per contract year.	Yes
Medical Supplies use with Home Health*	COVERED, when medically necessary; \$0 copayment	Yes (As part of approved home health)
Blood and Blood Products	COVERED; \$0 copayment	Yes
Organ Transplants*	\$0 copayment – COVERED if not experimental or investigational (must meet HealthSelect Plan criteria and be prior authorized)	Yes
Immunosuppressive Drugs*	\$5 - \$15 copayment per prescription (within formulary); must meet HealthSelect criteria and be prior authorized	Yes
Chemotherapy	\$0 copayment – COVERED	Yes
Dialysis	\$0 copayment – COVERED	Yes (only Staff Assist or out-of-network)
Podiatry Services*	Not covered for routine foot care; COVERED if medically necessary; \$5 copayment per visit	Yes
Home Health Agency Skilled Services*	COVERED through a contracted Medicare-Certified Home Health Agency - \$0 copayment	Yes (Must meet Medicare criteria)
Hospice Services	\$0 copayment – COVERED by a contracted Medicare-Certified Hospice	Yes
Mammograms	\$0 copayment – COVERED	No (If within Network)
Prostate Cancer Screening	\$0 copayment – COVERED	No
Pelvic Exam and/or Pap Smears	\$0 copayment – COVERED One screening per year	No

\*See additional description of benefits on pages 21-23.

## STANDARD BENEFITS SUMMARY

STANDARD BENEFITS FOR 2003	COPAYMENT/COVERAGE STATUS	PRIOR AUTH. REQUIRED?
Prenatal Care; Delivery	\$0 per prenatal care visit – COVERED; Hospitalization must be authorized separately; \$0 copayment for delivery	Yes (Global prior authorization needed for prenatal visit package.)
Family Planning*	\$5 copayment per office visit No more than one Norplant implant or removal in 5 years – COVERED	No
Allergy Testing and Treatment	\$5 copayment per office visit – COVERED	Yes (if outside HS network)
Second Medical Opinion	\$10 copay; COVERED when medically appropriate	Yes (Must be approved by HealthSelect Medical Director)
Inpatient, Acute, Medical Hospital Care	\$0 copayment – COVERED	Yes
Outpatient Medical Hospital Services	\$0 copayment – COVERED	Yes
Skilled Care Facility Services	\$0 copayment – COVERED up to 20 days per illness	Yes
Infertility Office Visits and Medical Work-Up with PCP only	\$5 copayment per office visit – COVERED	Yes
Infertility Drugs, Injections, Supplies and Treatment	NOT COVERED	Not applicable
Emergency Room Services*	COVERED with a \$50 copayment; Copayment waived upon hospital admission	Yes (Plan must be notified upon arrival at the emergency facility or within 48 hours)
Obesity Treatments including surgery	NOT COVERED – (See Exclusions Section)	Not applicable
Medical Urgent Care Center Services	\$5 copayment per visit – COVERED	Yes
Health Education*	COVERED; Smoking Cessation Class at MMC \$5 copayment; Reimbursement of up to \$30 for Asthma Education, Hypertension Education, Diabetes Education. Smoking Cessation Classes received from non-profit organizations.	No
Prescription Medications* (including over-the-counter medications on formulary)	\$5 - \$15 copayment for each prescription; COVERED – (See Pharmacy Copay Grid page 16)	Possibly (some prescriptions require prior authorization)
Prescription Home Delivery Service	\$15 - \$30 copayment per prescription for each 3-month supply; covered for maintenance medicines at FHC and CHC pharmacies only.(See Pharmacy Copay Grid on page 16)	Possibly (some prescriptions require prior authorization)

\*See additional description of benefits on pages 21-23.

## Conditions of Participation and Benefit Coverage

In order for HealthSelect to pay for a medical or pharmacy benefit, these three conditions of participation must be met by the provider and/or member:

- A. The provider must be approved by HealthSelect, except in an emergency situation. In the latter case, any emergency provider can be used without prior approval or authorization from the health plan.

Emergency care provided by a non-contracted physician, urgent care center or emergency room will be paid at HealthSelect's Standard Contract rates or at provider's billed charges, whichever is lower. If HealthSelect's Standard payment is lower than billed charges, the HealthSelect member may be billed by the provider for the difference.

- B. The care and/or service must meet the following definition of **MEDICAL NECESSITY and meet Medicare criteria:**

- "Prevent disease, disability and other adverse health conditions or their progression, or
- To prolong life."

### *Medical necessity is established if:*

- The disease or condition considered for treatment is one in which the effectiveness of the proposed therapy has been demonstrated and documented,
- The stage of disease or condition is such that therapy can affect the outcome in a positive manner and/or
- The recipient of care has no other conditions which substantially reduce the potential for successful recovery.

- C. The care, service and/or treatment must be within the accepted standards of care or practice within the health care community, be a reasonable method for treating the member's health problem(s) and not be experimental or investigational in nature. Medical research findings, government approval and/or professional standards of practice are used by HealthSelect to apply, define and justify this condition of participation.

## Additional Description of Benefits

**Air Ambulance:** Air Ambulance that does not originate from the scene of an accident requires prior authorization. Air ambulance from one facility to another facility also requires prior authorization.

**Alternative Medicine:** Benefits include only the following: Acupuncture, Homeopathy and Osteopathic Manipulation/ Craniosacral Therapy, when provided by a participating provider. The only Alternative Medicine Supplies that will be covered are those described in the Definition Section. Supplies must be ordered by the contracted Alternative Medicine Provider. Members must send a copy of the doctor's order/prescription along with the paid receipt for the supply item(s) to MIHS Customer Service in order to be reimbursed.

**Emergency Room Services:** The \$50 copayment is waived if the HealthSelect member is admitted to a hospital directly from the emergency room. Admission to a hospital's observation unit does not constitute an admission to the hospital and the \$50 copayment must be paid by the member.

**Family Planning Services:** Voluntary family planning services include physical exams, office visits and routine laboratory tests. Contraceptive devices/drugs that are covered include Norplant, IUDs, Depo-Provera, diaphragms and birth control pills. Condoms and spermicidal foam are not covered as they are over-the-counter birth control items. Voluntary surgical sterilization for men and women is covered (a \$5 copay applies) but reversal of a sterilization technique is not covered.

Infertility services are covered for office visits, examinations, laparoscopy, and hysterosalpingogram but not for subsequent treatments or medications.

**HealthSelect does not cover in-vitro fertilization, artificial insemination and gamete transfer or infertility medications, injections or supplies.**

**Health Education Services:** Health Education classes (in Smoking Cessation, Asthma Education, Diabetes Education and Hypertension only) that are presented by non-profit health agencies and institutions in Maricopa County will be covered by HealthSelect. The member must pay the fees for the program. HealthSelect will reimburse the member for the registration fees up to \$30 upon proof of payment and successful completion of the program. A Smoking Cessation class is offered by the MMC Cardiac Rehab Clinic upon PCP referral. A \$5 copayment applies.

**Hepatitis B Immunization:** Members who work in health care facilities and perform direct patient care or work with body fluids are eligible for this immunization through their employer. All other at risk members can receive this immunization from their primary care physician and it will be paid for by HealthSelect.

**Home Health Agency Skilled Services:** Only those home health care services provided by a contracted Medicare-certified Home Health Agency are eligible for coverage under HealthSelect. Attendant, homemaker and related non-health care services available through home health agencies or community-based agencies for assistance in activities of daily living in the home are not covered. Any service that is custodial (non-skilled) in nature or designed to maintain the patient's current health and functional status in the home are not covered by HealthSelect.

**Immunosuppressive Drugs:** HealthSelect covers the cost of immunosuppressive drugs on formulary if it is prior authorized by HealthSelect and meets medical necessity criteria. The member is responsible for any applicable copayments.

**Organ Transplants:** Cornea, kidney, heart, lung, liver and bone marrow transplants will be covered by HealthSelect if the member meets all transplant candidate criteria and the procedure is not deemed experimental or investigational within the medical community and by federal and/or professional agencies, institutions or other standard-setting bodies. All conditions of participation apply to organ transplants.

**HealthSelect does not cover the cost of donor searches.**

HealthSelect will cover all reasonable and necessary organ bank fees. HealthSelect reserves the right to determine what is medically reasonable and necessary.

**Podiatry Services:** **Routine foot care services are not covered by HealthSelect.** The member must have a medically diagnosed health problem that, if left untreated, would result in loss of function of the lower limbs, in order for podiatry services to be covered.

**Prescription Medications:** HealthSelect will cover those prescriptions which are included in MIHS Health Plans' formulary or list of approved medications that are ordered by the member's primary care physician, nurse practitioner, physician assistant or a HealthSelect approved specialist provider.

HealthSelect uses a formulary of medications or list of approved medications. If a drug is available generically, the generic must be dispensed. The brand is listed for reference purposes only. Prescriptions are filled for a 30-day supply, except for maintenance medications eligible for mail order or home-delivery. A separate copayment is charged for each prescription and refill.

The copayment of \$5 - \$15 per prescription applies. Prescriptions must be filled at HealthSelect approved pharmacies, except for emergencies outside of Maricopa County.

All prescriptions on formulary are covered upon hospital discharge or emergency room discharge even when written by non-contracted hospital/ER physician.



When prescriptions are filled at a pharmacy located within a Family Health Center, they may be delivered to your home upon prior arrangement with pharmacist.

A home-delivery service for maintenance medications (90-day supply) is available through the Fry's, FHC and CHC pharmacies. The copayments for home-delivered medication is \$15 for generics and \$30 for brand-name prescriptions.

**Prosthetic and  
Orthotic Supplies:**

HealthSelect sets a \$2000 limit per benefit plan year. Requests must meet medically necessary criteria. Orthotics must be part of a brace. See exclusions and limitations below for more information.

**Weight Loss  
Counseling:**

HealthSelect members have direct access to selected network specialists and can visit any network Internal Medicine, Family Practice or Pediatric physician for weight loss counseling. The physician will work with you to develop a non-surgical weight loss plan, and can provide you with a referral to a network Nutritionist. HealthSelect's Customer Service Department can provide you with a list of network physicians specializing in weight loss counseling. PLEASE NOTE: HealthSelect does not cover any surgical treatment for obesity.

## **Exclusions and Limitations**

ANY SERVICES NOT PROVIDED OR ARRANGED BY AN APPROVED CONTRACTED PHYSICIAN OR HEALTH CARE PROVIDER, OR APPROVED IN ADVANCE BY MIHS HEALTH PLANS OR HEALTHSELECT (except for urgent care services outside of Maricopa County or emergency care at any location) ARE NOT COVERED BY HEALTHSELECT. The CONDITIONS OF PARTICIPATION previously described in this HEALTHSELECT CERTIFICATE booklet must be fulfilled in order for HealthSelect to cover a benefit, service or health care.

The following services are not covered by HealthSelect:

- A. Christian Science practitioners' services.
- B. Cosmetic surgery.
- C. Custodial or maintenance care.
- D. Dental services.
- E. Health care and delivery costs for a natural mother whose infant is being adopted by a HealthSelect subscriber are not covered.
- F. Care of a subscriber's newborn dependent is not covered after 30 days of life unless the child has been enrolled in HealthSelect. Any lapse in coverage between the 30th day of life and the effective enrollment date with HealthSelect is the subscriber's responsibility.
- G. Experimental or investigational treatments including organ transplants, as defined by the Food and Drug Administration (FDA), community medical standards and other standard-setting and regulatory agencies and organizations.
- H. Routine foot care by a podiatrist for adults.
- I. Homemaker, attendant care, personal care, and chore services not provided under Medicare Home Health Care rules and regulations.
- J. Hospice services not provided through a Medicare-certified hospice.
- K. Immunizations for foreign travel.
- L. Factor VIII injections.
- M. Full-time nursing care in the home and private duty nursing in a health care institution. Home nursing care must meet HCFA Home Health rules and regulations.
- N. ANY surgical treatment for obesity. Weight loss counseling for non-surgical treatment of obesity is a covered service.
- O. Orthopedic shoes and orthotics unless they are part of a leg brace. Shoes, shoe inserts, shoe lifts are not covered except as part of a brace.

- P. Personal convenience items including, but not limited to, a telephone or television in a member's room at a hospital or skilled care facility.
- Q. Physical examinations, check-up and laboratory tests that are performed to obtain insurance, a job, a pilot's license, insurance payments or to certify ability to participate in organized athletic events or for school admission.
- R. Reversal of sterilization.
- S. Services performed by immediate relatives or members of the member's family.
- T. Routine health care services, convalescent services, home health services, rehabilitation services and any other non-emergency care or service provided outside of Maricopa County, unless prior authorized by HealthSelect.
- U. Transsexual surgery and any therapy in preparation for or following such surgery.
- V. Penile implants.
- W. Biofeedback for conditions other than muscle re-education.
- X. Breast reduction, enlargement or enhancement except for reconstructive surgery post mastectomy.
- Y. More than one contraceptive drug implant or more than one removal of the contraceptive drug implant in any five (5) year period, unless the procedure is determined to be medically necessary and approved by HealthSelect.
- Z. Infertility Specialists, diagnostic surgeries for infertility, medications, treatments, surgical workup and supplies are not covered.
- AA. Treatment of sexual dysfunction including Erect Aid for impotence.
- BB. Services and treatments for learning disorders, mental retardation, developmental disabilities and behavioral problems.
- CC. Circumcision, except for newborns within 30 days of birth or related to organic disease.
- DD. Services or items furnished gratuitously or for which charges are not usually made.
- EE. Services provided in a sanitarium for tuberculosis. This exclusion applies to court-ordered incarceration in a tuberculosis treatment facility.
- FF. Medical services provided to a member, or eligible dependent, who is an inmate of, or in the custody of a public institution.
- GG. Physical and occupational therapy and/or speech pathology services prescribed as a maintenance regimen are not covered.
- HH. Pulmonary rehabilitation.
- II. Augmentative Communication Device.
- JJ. Cochlear device implant.
- KK. Aquatic therapy.
- LL. Implantable artificial urinary sphincter.
- MM. DME that does not meet Medicare criteria.
- NN. Over-the-counter supplies, bandages, tape, not associated with skilled home health care.
- OO. Additional chiropractic visits beyond the benefit limit which have not been prior authorized by HealthSelect.

## **Prescription Exclusions and Limitations**

- A. Prescriptions must be in the Health Plan formulary and are only covered for a 30-day supply or 100-unit supply at a time (not to exceed 30 days). Amounts greater than this require approval from HealthSelect. Prescriptions ordered by an emergency room or urgent care center physician will only be covered for a five (5) day supply. It is expected that the patient will obtain a follow-up appointment with the Primary Care Physician. Excluded from this (5) day supply rule will be antibiotics prescribed by an emergency room or urgent care center.
- B. Any prescription refilled in excess of the physician's order or refills dispensed more than one year after the original prescription date are not covered.
- C. Prescriptions that are not filled at a HealthSelect approved pharmacy will not be covered or reimbursed by HealthSelect (except for true emergencies out side of Maricopa County).

- D. Experimental or investigational drugs as designated by the Food and Drug Administration and/or HCFA are not covered.
- E. Behavioral Health Services can be obtained through MCC, a separate entity contracted with Maricopa County as a benefit for all county employees who are enrolled in a County-sponsored medical plan. You may call 1-800-343-2183 to request an authorization to be seen by a contracted behavioral health provider within MCC's network. HealthSelect will cover medications prescribed by a member's HealthSelect PCP for the following conditions only:
- Attention Deficit Disorder
  - Depression
  - Anxiety
- Other behavior health medications will only be covered when ordered by an MCC provider.
- G. Therapeutic devices or appliances, support garments and other non-medical substances are not covered. Insulin syringes and chemotest strips are covered for insulin and non-insulin dependent diabetics only. One glucometer per lifetime is covered for diabetics.
- H. Charges for administration or injection of any drug are not covered and are the responsibility of member. (Injections given by home health services are covered.)
- I. Drugs to treat impotence are not covered.
- J. Over-the-counter medications are not covered.

## Helpful Hints

- **Always show your HealthSelect I.D. card when you present for care at a participating physician's office/clinic, hospital or other HealthSelect care site.**
- **Call your Primary Care Physician (PCP) to schedule your initial visit before you become ill. This will allow you to get to know your PCP better and for your PCP to assess your overall health status soon after you are enrolled into HealthSelect.**
- **Be sure to have your medical records transferred immediately when you change your PCP.**
- **Call the MIHS Health Plans Customer Service Department to report any change of address, telephone number, etc. Notify your PCP of these changes also.**
- **Always arrive at your appointment approximately 15 to 30 minutes ahead of your appointment time. This will allow you the opportunity to sign in and verify your insurance information in advance of your actual appointment time.**
- **During normal business hours, 8:00 a.m. to 5:00 p.m., always contact your PCP should you have urgent health care needs. Your PCP will either request that you come to his office or direct you to an Urgent Care Center or emergency room depending on the severity of your illness, injury or medical condition.**

## **How to use your 2003 HealthSelect Wellness Incentive Awards**

### **Health club attendance**

Members who pay membership dues at a health club or gym and work out at least eight times per month are eligible to receive a \$75 incentive award every six months. Information included on certificate must be accurate and verifiable by Customer Service.

#### **How it works:**

Use the Health Club Attendance Certificate located on page 37 of the member handbook or print from the Maricopa County Electronic Business Center. Fill out the member and health club information at the top of the form. When you visit the health club for your workout, have a staff member sign and date the corresponding boxes. When all six months have been completed (minimum of eight workouts per month), make a copy of the form for your records and submit the original form to HealthSelect's Customer Service Department, who will process your \$75 incentive award once they have verified your attendance with your health club or gym.

### **Childhood immunizations**

Members who take their children to a HealthSelect contracted physician to obtain the recommended childhood immunizations for their covered children (ages 0-2) are eligible to receive a \$30 gift certificate. Information included on certificate must be accurate and verifiable by Customer Service.

#### **How it works:**

Have your HealthSelect contracted physician sign and date the Immunization Certificate when your child's immunizations are completed for his/her birth year. Submit the completed certificate to HealthSelect's Customer Service Department. Once the information has been verified with your child's physician, your \$30 incentive award will be processed.

### **Wellness screenings**

Members who visit a HealthSelect contracted physician to complete the following wellness screenings are eligible to receive a \$30 gift certificate. The gift certificates are limited to one of each type of screening per member, per benefit year:

- Pap smear test (women 18 and older)
- Mammogram (women 40 and older)
- Annual physical exam (males age 40 and older)

#### **How it works:**

Have your HealthSelect contracted physician sign and date the Wellness Screening Certificate when you complete each screening. Use a separate form for each screening. Submit the completed Wellness Screening Certificate to HealthSelect's Customer Service Department. Once the information has been verified with your physician's office, your \$30 incentive will be processed.

### **Health education classes**

Members who have a specific health condition (asthma, diabetes, etc.) or wish to stop smoking can attend a health education class or a smoking cessation program to improve their health status. The class(es) can be sponsored by a Maricopa County/MIHS entity or a non-profit agency. Members who successfully complete the class(es) are eligible to receive a \$30 incentive award.

#### **How it works:**

Have the class presenter fill out the information on the Health Education Certificate, including his/her name and start and end dates of the class. When the certificate is completed, submit to HealthSelect's Customer Service Department. Once the information has been verified with the agency/presenter of the class, your \$30 incentive will be processed.

***If you have any questions about the HealthSelect Wellness Incentive Program, please call the Customer Service Department at 602-344-8760. Our address is: 2502 East University Drive, Suite 125, Phoenix, AZ 85034***



# HealthSelect

## Health Club Attendance Certificate 2003

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HealthSelect Member Name

Member I.D. Number

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Member Address

City/State

Zip

Phone Number

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Name of Health Club

Phone Number

MEMBER - PLEASE INSURE THE INFORMATION SUBMITTED ON THE CERTIFICATE IS ACCURATE!  
HEALTHSELECT MUST VERIFY THIS WORKOUT SCHEDULE WITH YOUR HEALTH CLUB.

**Health club staff: please sign and date to signify completion of each workout by the member**

### MONTH 1

Workout 1	Workout 2	Workout 3	Workout 4	Workout 5	Workout 6	Workout 7	Workout 8

### MONTH 2

Workout 1	Workout 2	Workout 3	Workout 4	Workout 5	Workout 6	Workout 7	Workout 8

### MONTH 3

Workout 1	Workout 2	Workout 3	Workout 4	Workout 5	Workout 6	Workout 7	Workout 8

### MONTH 4

Workout 1	Workout 2	Workout 3	Workout 4	Workout 5	Workout 6	Workout 7	Workout 8

### MONTH 5

Workout 1	Workout 2	Workout 3	Workout 4	Workout 5	Workout 6	Workout 7	Workout 8

### MONTH 6

Workout 1	Workout 2	Workout 3	Workout 4	Workout 5	Workout 6	Workout 7	Workout 8

#### SUBMIT THE CERTIFICATE TO:

MIHS Health Plans Customer Service Department  
2502 East University, Suite 125  
Phoenix, AZ 85034

Once the information on your workout schedule has been verified with your health club, you are eligible to receive the HealthSelect \$75 incentive award for active use of your health club.

***You may receive additional forms by contacting the Customer Service Department at 602-344-8760.***



## 2003 Wellness Activities Certificate of Completion

**MEMBER:** Please insure that information below is accurate. Information will be verified with physician's office, wellness educator or non-profit smoking cessation agency

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HealthSelect Member Name	Member I.D. Number
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Member Address	City/State	Zip	Phone Number
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Name of Physician	Phone Number
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**PHYSICIAN:** Please sign and date to certify member's completion of wellness activities

- Pap smear test for women age 18 and older

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Signature of Physician	Date of Procedure
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- Mammogram for women age 40 and older

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Signature of Physician	Date of Procedure
------------------------	-------------------

- Annual physical exam for men age 40 and older

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Signature of Physician	Date of Procedure
------------------------	-------------------

**Health educator or smoking cessation coordinator (MIHS or non-profit agency):** complete information below to confirm Member's successful class completion. Class must address Member's health status (family members who attend for support not eligible for incentive)

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Agency Name/Signature	Contact Name/Phone #	Date Program Completed
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**SUBMIT THE CERTIFICATE TO:**

MIHS Health Plans Customer Service Department  
2502 East University, Suite 125  
Phoenix, AZ 85034

Once the submitted information has been verified, you will be eligible for a \$30 gift certificate for each of the wellness activities documented.

*You may receive additional forms by contacting the Customer Service Department at 602-344-8760.*



# HealthSelect

## 2003 Childhood Immunization Certificate of Completion

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HealthSelect Member Name

Member I.D. Number

---

Child's Name

Child's Birth date

---

Member Address

City/State

Zip

Phone Number

---

Name of Physician

Phone Number

***To be eligible to receive this incentive,  
your covered child must be between the ages of 0 and 5.***

**The information on this certificate will be verified with physician's office.**

***Physician:*** Please sign and date to indicate that the above named child has received all of the recommended immunizations for his/her age during calendar year 2003.

I certify that the child named above is 2 years old or younger and has received all of the recommended immunizations for calendar year 2003.

---

Signature of Physician

Date

Once this certificate is completed, submit to HealthSelect to receive your gift.

MIHS Health Plans  
Customer Service Department  
2502 East University, Suite 125  
Phoenix, AZ 85034

Once the submitted information has been verified, you will be eligible for a \$30 gift certificate for making the healthy decision to see that your child's immunizations are up to date.

***You may receive additional forms by contacting the Customer Service Department at 602-344-8760.***